

## Information to identify the case:

Debtor 1:	<b>Jill D Kohn</b>	Social Security number or ITIN:	xxx-xx-6886
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter:	7 2/26/18
Case number:	18-13604-MBK		

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jill D Kohn	
2. All other names used in the last 8 years		
3. Address	1486 Ocean Avenue Sea Bright, NJ 07760	
4. Debtor's attorney Name and address	Darin D Pinto Law Offices of Darin D. Pinto, P.C. 376 South Avenue East Westfield, NJ 07090	Contact phone (908)317-9405
5. Bankruptcy trustee Name and address	John W. Hargrave Law Offices of John W. Hargrave 117 Clements Bridge Road Barrington, NJ 08007	Contact phone (856) 547-6500

For more information, see page 2 &gt;

Debtor **Jill D Kohn**Case number **18-13604-MBK**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 2/27/18
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>March 28, 2018 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 5/29/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jill D Kohn  
 Debtor

Case No. 18-13604-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

Page 1 of 1  
 Total Noticed: 22

Date Rcvd: Feb 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2018.

db	+Jill D Kohn, 1486 Ocean Avenue, Sea Bright, NJ 07760-2236
517350548	Bayview Loan Servicing LLC, PO Box 650091, Dallas, TX 75265-0091
517350552	Citi, PO Box 6243, Sioux Falls, SD 57117-6243
517350558	+KML Law Group, PC, 216 Haddon Avenue, Ste 406, Westmont, NJ 08108-2812
517350557	+Kenneth M. Kohn, 295 Ocean Blvd., Unit 4, Long Branch, NJ 07740-8210
517350560	+Remex, Inc., 307 Wall Street, Princeton, NJ 08540-1515
517350561	+Stark & Stark, Attn: Timothy Duggan, 400 Witherspoon Street, Princeton, NJ 08542-3400
517350562	TD Auto Finance, PO Box 16039, Lewiston, ME 04243-9520

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: dpintolaw@comcast.net Feb 27 2018 23:40:36	Darin D Pinto,
	Law Offices of Darin D. Pinto, P.C., 376 South Avenue East,	Westfield, NJ 07090
tr	+EDI: FJWHARGRAVE.COM Feb 28 2018 04:08:00	John W. Hargrave,
	Law Offices of John W. Hargrave, 117 Clements Bridge Road,	Barrington, NJ 08007-1803
smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 27 2018 23:41:35	U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 27 2018 23:41:31	United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd.,	One Newark Center, Suite 2100,
	Newark, NJ 07102-5235	
517350547	EDI: BANKAMER.COM Feb 28 2018 04:08:00	Bank of America, PO Box 31785,
	Tampa, FL 33631-3785	
517350549	+EDI: CAPITALONE.COM Feb 28 2018 04:08:00	CAP1/NEIMN, PO Box 30253,
	Salt Lake City, UT 84130-0253	
517350550	+EDI: CAPITALONE.COM Feb 28 2018 04:08:00	CAP1/SAKS, PO Box 30253,
	Salt Lake City, UT 84130-0253	
517350551	+EDI: CHASE.COM Feb 28 2018 04:08:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517350553	+EDI: WFNBN.COM Feb 28 2018 04:08:00	Comenity Bank/AnnTylr, PO Box 182789,
	Columbus, OH 43218-2789	
517350554	+EDI: WFNBN.COM Feb 28 2018 04:08:00	Comenity Bank/HSN, PO Box 659707,
	San Antonio, TX 78265-9707	
517350555	+EDI: WFNBN.COM Feb 28 2018 04:08:00	Comenity Bank/Victorias Secret, PO Box 182789,
	Columbus, OH 43218-2789	
517350556	EDI: DISCOVER.COM Feb 28 2018 04:08:00	Discover Financial Services, PO Box 15316,
	Wilmington, DE 19850	
517350559	+EDI: TSYS2.COM Feb 28 2018 04:08:00	MCYDSNB, 9111 Duke Blvd, Mason, OH 45040-8999
517350563	EDI: TDBANKNORTH.COM Feb 28 2018 04:08:00	TD Bank NA, PO Box 84037, Columbus, GA 31908
		TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2018 at the address(es) listed below:

NONE.

TOTAL: 0